

Understanding your statement  
is now even easier.

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**ANZ**

ANZ Home Loan Statement

**SAMPLE ONLY**

MR AND MRS SAMPLE  
123 SAMPLE STREET  
SAMPLETOWN VIC 1111

Statement number 23  
Statement period 14/01/2008 - 14/07/2008  
Branch BSB 013-999  
Account number **9999-99999**  
Branch name Sampletown Plaza  
Branch address 367 Main Road  
Sampletown 1111  
Account name(s) KEVIN SAMPLE  
PENNY SAMPLE

**Your statement overview**

Opening balance - \$268,290.45  
Total payments + \$13,983.73  
Total withdrawals - \$2,400.00  
Total interest - \$9,768.63  
Total bank/service charges \$0.00  
**Closing balance - \$266,475.35**

Minimum required payment\* \$967.29  
Payment frequency\* Fortnightly  
Next scheduled payment\* 24/07/2008

\*Correct as at date of statement issue. However, if there has been a recent interest rate change or you have an existing payment arrangement agreed with ANZ, any resulting changes to repayments may not have been taken into account.

Available for Redraw **\$14,796.44**  
Need access to your additional payments?  
Visit [anz.com](http://anz.com) or call now.

**Offset account savings**

Offset account number 9999-55555  
Offset interest savings for this statement period \$1,296.77

To make your banking at ANZ more simple and convenient we've made some improvements to the way information on your statement is presented.

## On the front of your statement you will find:

### Account overview

Here you will find a summary of your account details, including your account number, statement period and the sequence number of your statement.

### Features and messages

**NEW** Look here for special messages specifically relevant to you and your account, such as offset interest savings and available redraw amount (if applicable).

### Statement overview

**NEW** This is an easy to follow summary showing your Opening and Closing Balances and other account activity over the statement period.

## On the back of your statement you will find:

### All transaction details

Here you will find an easy to read itemised list of every transaction that has been completed on your account over the entire statement period. **New features include line separators and bold text.**

### Yearly summary

For your added convenience at tax time, at the end of every financial year (ending June 30), you will receive an itemised summary of interest and charges on your account over the past 12 months.

If you have any questions, or you require further information regarding your account or your new statement format, please call us.

For ANZ Home Loan accounts call 13 25 99.

For all other ANZ accounts call 13 13 14.

Transaction Details

Account number 9999-99999

Date	Transaction Description	Debits	Credits	Balance
2008				
14 JAN	<b>BALANCE BROUGHT FORWARD</b>			268,290.45 DR
	<b>OPENING INTEREST RATE ON BORROWING: 9.37%</b>			
23 JAN	LOAN PAYMENT SAMPLE		1,200.00	267,090.45 DR
06 FEB	LOAN PAYMENT SAMPLE		1,200.00	265,890.45 DR
16 FEB	INTEREST	1,671.10		267,561.55 DR
20 FEB	LOAN PAYMENT SAMPLE		1,200.00	266,361.55 DR
06 MAR	LOAN PAYMENT SAMPLE		1,200.00	265,161.55 DR
14 MAR	INTERNET BANKING - REDRAW TRANSFER 98789.70 TO 012345123456789	2,400.00		267,561.55 DR
16 MAR	INTEREST	1,305.63		269,066.98 DR
20 MAR	LOAN PAYMENT SAMPLE		1,200.00	267,866.98 DR
16 APR	INTEREST	1,677.82		269,544.80 DR
19 APR	LOAN PAYMENT SAMPLE		1,200.00	268,344.80 DR
01 MAY	LOAN PAYMENT SAMPLE		1,200.00	267,144.80 DR
14 MAY	INTEREST	1,622.76		268,767.56 DR
16 MAY	ANZ PC BANKING TRANSFER 345345 TO 12345123456789		1,300.00	267,467.56 DR
01 JUN	LOAN PAYMENT SAMPLE		1,200.00	266,267.56 DR
18 JUN	INTEREST EFFECTIVE DATE: 16 JUN 2008	1,674.38		267,921.93 DR
28 JUN	LOAN PAYMENT SAMPLE		20.16	267,921.76 DR
29 JUN	LOAN PAYMENT SAMPLE		1,200.00	266,721.76 DR
10 JUL	LOAN PAYMENT SAMPLE		1,200.00	265,521.76 DR
13 JUL	LOAN PAYMENT SAMPLE ANZ PC BANKING		413.57	264,838.19 DR
	TRANSFER 456456 TO 12345123456789		250.00	
14 JUL	INTEREST	1,617.16		266,475.35 DR
Totals at end of period		12,568.63	13,983.73	

**Yearly summary**

Financial year ending 30/06/2008

Interest paid on borrowings \$19,445.44  
Bank/service charges \$0.00

Helpful hint to manage your loan  
Use Internet and Phone Banking.

**Please note:** All amounts, interest rates and calculations are shown for illustrative purposes only.